

Newsletter #6 - March 1, 2011

Downey Association of REALTORS®

12073 Paramount Blvd - Downey, California 90242
www.DAOR.com 562 861-0915 - fax 562 923-9995



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Realtors® Facebook Fan**

New Laws Effective January 1, 2011

Mortgage Loan Broker 12 CFR Part 226 (Reg Z Docket No. R-1366) Mortgage loan originators may not receive compensation based on the interest rate or other loan terms. The Federal Reserve Board (Board) has published final rules amending Regulation Z, which implements the Truth in Lending Act and Home Ownership and Equity Protection Act. The purpose of the final rule is to protect consumers in the mortgage market from unfair or abusive lending practices that can arise from certain loan originator compensation practices, while preserving responsible lending and sustainable homeownership.

The final rule prohibits payments to loan originators, which includes mortgage brokers and loan officers, based on the terms or conditions of the transaction other than the amount of credit extended. The final rule further prohibits any person other than the consumer from paying compensation to a loan originator in a transaction where the consumer pays the loan originator directly.

The Board is also finalizing the rule that prohibits loan originators from steering consumers to consummate a loan not in their interest based on the fact that the loan originator will receive greater compensation for such loan. The final rules apply to closed-end transactions secured by a dwelling where the creditor receives a loan application on or after April 1, 2011.

Mortgage Loan Broker SB 1137 Mortgage loan originator license endorsement Among other provisions, this law makes it unlawful for a real estate broker to employ or compensate, directly or indirectly, any licensee for engaging in any activity for which a mortgage loan originator license endorsement is required if that licensee does not hold a mortgage loan originator license endorsement. It is a crime for a person to act as a mortgage loan originator without a license endorsement or to advertise using words indicating the person is a real estate salesperson or a mortgage loan originator without having a license or license endorsement. It also authorizes the DRE Commissioner to deny, suspend, revoke, restrict, condition, or decline to renew a mortgage loan originator license endorsement, or take other actions, after notice and opportunity for a hearing, under specified conditions. See the DRE Web page for all the details at http://www.dre.ca.gov/lic_sb36_safe.html.

In addition, this law requires a licensed finance lender or broker that employs one or more mortgage loan originators that makes residential mortgage loans to maintain a net worth of \$250,000 and if only arranging but not making such loans to maintain a net worth of \$50,000.

Property Tax Prop. 13 (eff. June 8, 2010) New construction exclusion for seismic retrofitting. Proposition 13 prohibits tax assessors from re-evaluating new construction for property tax purposes when the point of the new construction is to seismically retrofit an existing building.

Free Service #6 - Lease/Rental Disclosure Chart
Residential REALTORS® can use this handy chart to help make sense of required disclosures for rental transactions. www.CAR.org.

Application for Designated REALTOR® Membership has been received from:

MIGUEL GIANNCARLO GALVEZ, West Capital Realty
626-824-8362 1879 Baxter Way, Upland 91784

MARTA ALINA HOLNESS, Marta Alina Holness, Broker
562- 949-9111 9321 Telegraph Rd. Pico Rivera 90660

MIGUEL ANTONIO MEDINA, California Properties & Realty
714-994-1545 14730 Beach Blvd #208, La Mirada 90638

GABRIELA RODRIGUEZ, Casas Realty
562-715-1744 17045 Bracewood Dr. Hacienda Heights 91745

JOSE MANUEL SARABIA, JMS Real Estate Services, Inc.
562-843-6031 18000 Studebaker Rd. Cerritos 90703

Application for REALTOR® Membership has been received from:

RITA PATEL, Century 21 My Real Estate Co.
FREIDA BELL BECERRA, Century 21 Allstars
ELMER BIZUELA, Century 21 Allstars
ART ADORNO, Calhomes Realty
REYNALDO ALVARAN, The Real Estate Store
LUIS VILLALPANDO, Keller Williams Realty
LORENA MARTINEZ, Prudential California Realty
NATALIE SAMUDOUROFF, California Capital Resources
LUCELLY GALVAN, Century 21 Allstars
ALICIA ZAMBRANO, Investors Realty Group
BRAD RASMUSSEN, Century 21 Allstars
ROSA T. LU, Century 21 Allstars
OSCAR DIXON, Century 21 Allstars
KATHERINE CLARK, Century 21 Allstars
AKIHIRO HAMADA, TG Realty Inc.
ANNAMARIE BANALES, Brick & Co. Real Estate
BRENDA PENA, Realty World Capero
STEVEN LAROCHE, Keller Williams Realty
ENRIQUE FLORES, Century 21 Allstars
SAEED BARMAKI, Calperey, Inc
EDIT TINA MINASSIAN, Lenders Realty
JOSE CRUZ, Century 21 A Better Service
INTHIRA ANN SIRIBANDAN, Century 21 Allstars
ANGELA CORDOVA, Investors Realty, Inc
JOSE MANUEL LOZANO, Century 21 My Real Estate Co.
CARILU CAUDILLO, Century 21 Allstars
DANNY DE LA TORRE, Realty World Capero
CARLOS ALBERTO RINCON, Carlos Rincon Broker
JIMMY ALEXANDER HERNANDEZ, Century 21 Allstars
JORGE A. RECINOS, Realty World Capero
JOSEPHINE T. SANLUCAS, Century 21 Allstars
ROBERT DIAZ, America 1st Realty
IRAIS MARTINEZ, Prudential 24 Hour Real Estate
LUTHER SANCHEZ, Century 21 Allstars
PATRICIA RAMIREZ, American Team Realty Properties Inc
MICHAEL HERNANDEZ, Investors Realty Group
ELBA SARAVIA, Century 21 Jervis & Associates
MALCOLM DOUGLAS STOKES, Century 21 Allstars
MARCIO JAVIER MONTOYA, Prudential California
NOHA TAHER ELSHAHED, Century 21 My Real Estate

YVETTE MARIE BRENES, Century 21 A Better Service
CHRISTINE WHITE, Mar Vista 21 Realty
RONNIE ANTHONY LEAKES, Century 21 My Real Estate
KAZI I. ALI, 4 USA Loans
IGNACIO AHUMADA, Century 21 Realty Masters
VERONICA OROZCO, Re/Max Premium
ADRIAN HERNANDEZ, Pacific States Realty
ALIDA RENEE FABIOSA, Century 21 Allstars

Any written comments thereon should be directed to the Membership Committee in care of the DAOR office .

New Affiliate Members

Jacqueline Ibarra, Wells Fargo Home Mortgage
562-244-1584 jacqueline.f.ibarra@wellsfargo.com

Ozzie Carranza, Farmers Insurance/Carranza Insurance Agency
562-972-7995 ocarranza@farmersagent.com

Marbeya Macedo, Bank of America Home Loans
562-665-8139 marbeya.macedo@bankofamerica.com

Javier Munoz, Downey Exterminators
562-401-5000 downeyexterminators@ymail.com

Linda Garret, Property I.D
800-626-0106 lgarrett@propertyid.com

Bee Koh, Wells Fargo Home Mortgage
626-254-2400 bee.c.koh@wellsfargo.com

Kellie Gonzalez, Wells Fargo Mortgage
562-215-3627 kellie.gonzalez@wellsfargo.com

Adrian David Oliver, Wells Fargo Home Mortgage
626-918-5747 adrian.d.oliver@wellsfargo.com

Craig Cartozian, Ticor Title
562-857-8000 craig@ticortitle.com

Dena J. Hoss, Villa Real Escrow
562-928-9900 dhoss@villarealecrow.com

Bill Abalos, Inspection Pro— Home Inspection
626-374-1076 billabalos@yahoo.com

Roster office Changes have been received from:

Sierra capital Holdings, Inc is now located at
1260 Huntington Dr Suite 201-A S. Pasadena, 91030

DLP Realty Sales & Loans is now located at 7007 Washington Ave. Whittier ,90602

Lighthouse Appraisal is now located at 11233 Barnwall St Unit C . Norwalk, 90650

Pro Office Realty is now located at 4122 Village Dr. # D Chino Hills, 91706



**DOWNEY
ASSOCIATION
OF REALTORS
INCORPORATED**

Downey Association of Realtors®

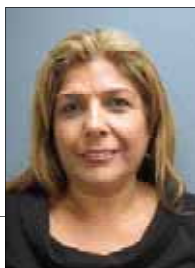
March Membership Luncheon

Wednesday, MARCH 2, 2011 11:30 am
Rio Hondo Event Center 10627 Old River School Rd
\$12.00 per person \$20.00 at door
Reservations Highly Recommended !!

"WORK ETHICS OF A TOP PRODUCER"



DAOR's 2010 Platinum Top Producers
Misael Vasquez, Century 21 Allstars and
Kenny Jervis, Century 21 Jervis and Associates,
along with



Michael Berdelis, Prudential 24 Hour RE and
Sonia Moncayo, Property works who were
Gold Top Producers.....will be telling you their
work habits and experiences.

Get ready to ask them your questions.

12.00 includes lunch.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

Fax 562-923-9995

- Reservations are Mandatory
- Send your reservation and money to
DAOR, 12073 Paramount Blvd
Downey, CA 90242
- Or fax / email your reservation by
March 1, 2011- 2pmwill sell out!!
- **PAYMENT MUST BE RECEIVED IN ADVANCE**

Credit Card Number _____ Amount \$ _____

Expiration Date _____ Zip Code _____ V-Code _____

Card Billing Address: _____

Signature _____

Corporate Card? []Yes []No -

Type of Card? []Visa []MC []AmEx []Discover



St. Patrick's

Happy Hour

Realtor® Members of the Downey
AOR are invited to celebrate at
George's Bar & Grill

7857 Florence Ave, Downey

Friday, March 18th 5:30 - 7:00pm

FOOD 🍀 MUSIC 🍀 DRINKS 🍀 DOOR PRIZES



Lisa S Arroyo, Moises Govea, Yvette Ortega: Academy Mortgage Corp;

Veronica Bavona: Pro-Active Escrow;

Carlos E. Burga, Laurel Tyler: Financial Partners Credit Union;

Ozzie Carranza: Farmers Insurance Carranza Insurance Agency;

Claudia Contreras: Lincoln Escrow;

Linda Garrett: Property ID;

Martin Hairston: Bank of America Home Loan;

Jacqueline Ibarra: Wells Fargo Home Mortgage;

Gabriela Miniñares: Wells Fargo Home Mortgage;

Javier Munoz: Downey Exterminators;

Lupe Rojas: Wells Fargo Home Mortgage;

Elias Zepeda: Termites 911 Inc



(Only the Above Affiliates can Attend This Mixer—All DAOR Realtors® are Invited)





KINGPIN

Fifth Annual "Bowl & Go Fundraiser Tournament"

For The Downey Association of Realtors® Realtor® Community Relations Committee

April 13, 2011 9:00am
at Del Río Lanes - Downey

- * Office Teams of 5 ~ \$100 per Team/\$20 per Person
- * Each Team Will Bowl Two Games
- * Winners will be Announced at the May 18th Luncheon
- * Only 20 Teams/Lanes Available -
- * To be Eligible for Ranking...Your Team Must be all DAOR Members.
- * If you Don't have Enough for a Team, we will Merge you in One.



Participating Office: _____

Player 1: _____ Player 2: _____

Player 3: _____ Player 4: _____

Player 5: _____ (No Hanicaps) (Enclose Money with Form)

You MUST have this Form into the DAOR Office by March 30th in order to participate.

Anyone is Welcome to Come and Support Your Office!!

2010 Defending Champs....Century 21 A Better Service

BECOME A CERTIFIED H A F A SHORT-SALE LISTING AGENT SPECIALIST!

***Cost:** \$45 for DAOR - \$50 for Non-DAOR ***Date:** 3/3/11
***Registration:** 8:30 AM – 9 AM ***Seminar:** 9 AM – 1:30 PM

(**Certificate of Completion with the Designation of CHLAS given at the **end** of the seminar.)

SEMINAR & SPEAKER:

This is one of the most **comprehensive** and **easy-to-understand** seminars ever given on the H A F A Short-Sale/Deed-In-Lieu Program. In addition to a wealth of information concerning the program, the seminar will walk you through the most important **H A F A Documents** step by step. (These documents are included with the seminar Outline.)

The seminar is written, presented and certified by **Larry Blachman**, an active real estate broker in Southern California (ID #00570703). He has been successfully involved in real estate investments and sales for over thirty years and has over twenty-two years of experience in purchasing, listing and selling **short sales**, **properties in foreclosure** and **REOs**.

Larry is also a highly respected real estate educator and a recognized authority in the field of foreclosures. The C.A.R. invited him to give **foreclosure seminars** at the **California REALTOR® EXPO** in **2006, 07, 08 & 09**. Please visit Larry's Web site at www.LarryBlachman.com for further background information.

To receive a **Certificate of Completion at the **end** of the seminar with the **Designation** of "**Certified H A F A Listing Agent Specialist**," you must take an **open-outline exam** of **20 true/false** questions.

PARTIAL LIST OF TOPICS:

- *How the H A F A Program works from A – Z. Positives & Negatives!
- *Fannie Mae's & Freddie Mac's H A F A guidelines/documents.
- *The H A M P loan modification program.
- *Determining a distressed homeowner's possible eligibility for H A F A.
- *Best ways to get all H A F A documents, guidelines & updates for **FREE!!**
- *Special Disclosures/Addenda to include in all listing and purchase contracts!
- *Options available for those in a short-sale situation.
- *How distressed homeowners can get the best free counseling.

Name: _____

Credit Card Number _____ Amount \$ _____

Expiration Date _____ Zip Code _____ V-Code _____

Card Billing Address: _____

Signature _____

Corporate Card ☐ Yes ☐ No

Type of Card ☐ Visa ☐ MC ☐ AE ☐ Discover

Please Fax to DAOR 562-923-9995

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2011 Affiliates In Action Committee



Moises Govea - Academy Mortgage; Jackie Ibarra - Wells Fargo Home Mortgage; David Bravo Jr - Lawyers Title Company; Victor Chavez - Inbanet; Claudia Contreras - Lincoln Escrow; Chairperson Veronica Bayona, - Pro-Active Escrow; Cynthia Rodriguez - Farmers Insurance

Affiliate Spotlight



Claudia Contreras is an escrow officer at Lincoln Escrow in Montebello. She is dedicated to providing her clients with top notch customer service and ensuring their escrows close in a timely and efficient manner. She has been in the real estate industry since 1995 and has made a name for herself.

As an active leader in the Southern California Real Estate community, she does what she can to spread her mission of sustainable homeownership for Hispanic families by serving on the Board of Directors of the National Association of Hispanic Real Estate Professionals Montebello South East Los Angeles Chapter. She's also a member of the Downey Association of REALTORS Affiliates in Action Committee, Director of Membership for the South East Escrow Association and a member of the National Notary Association.

Claudia has a Bachelor's Degree in Communication Studies from UC Santa Barbara. Education is key and she strives to take as many courses to keep her knowledgeable and ahead in the escrow industry. She specializes in all types of escrows: Short Sales, FHA, Conventional, REO's, For Sale by Owner and Refinances to name a few.

Claudia lives in Los Angeles with her 2 children; Christopher, 11 and Amanda, 19, who is currently attending UC Santa Barbara.

“D.A.O.R. Legislative Eye”

The 2011 Legislative Committee is here to monitor local, state and national legislation issues, educate the DAOR members on how to be legislatively responsible, and educate the public on what the REALTORS® are doing for them.



(Left to Right) Standing: Jason Cierpiszewski, Alex Saab, Ruben Sarinana, Mireya Ruiz, Ralph Robles
Sitting: Chairperson Michael Berdelis & Director Liaison Sossi Gabriel

C.A.R. responds to White House proposal to phase out Fannie Mae and Freddie Mac

In response to the White House's recommendations to phase out Fannie Mae and Freddie Mac, the CALIFORNIA ASSOCIATION OF REALTORS® (C.A.R.) said the elimination of government involvement would raise borrowing costs for home buyers and severely restrict a safe and affordable flow of financing, further impeding the still-fragile housing market recovery.

C.A.R., along with the NATIONAL ASSOCIATION OF REALTORS®, believes that Fannie Mae and Freddie Mac government-sponsored enterprises (GSEs) should be converted into government-chartered, non-profit corporations. Such an entity would ensure government's role in a stable real estate finance system, while eliminating the conflict created by the GSE's current charter allowing for a private profit and public loss structure. With a clear explicit guarantee by the government, these entities would continue to be able to offer low interest rate loans onto home buyers and assure investor confidence.

The White House's proposal to allow the maximum loan limit to drop back to \$625,500 in high cost areas also would hamper California's housing recovery. Analysis by C.A.R. shows that a reduction in the conforming loan limit to \$625,500 would render the percentage of home sales ineligible by the following:

- The national loan limit for Fannie Mae and Freddie Mac is \$417,000. Only in areas where the median home price is above \$417,000 does the higher loan limit apply, which allows all homebuyers to have equal and fair access to affordable capital.
- An efficient and adequately regulated secondary market is essential to providing affordable mortgages to consumers. The secondary market, where mortgages are securitized and/or combined into bonds, is an important and reliable source of capital for lenders, and therefore, for consumers.
- Without a secondary market, mortgage interest rates would be unnecessarily higher and unaffordable for many Americans. In addition, an inadequate secondary market would impede both recovery in housing and the overall economic recovery.
- Government-sponsored entities have a separate legal identity from the federal government but serve a public purpose. Unlike a federal agency, the entities will have considerable political independence and be self-sustaining, given the appropriate structure.
- The mission of the GSEs would be to ensure a strong, efficient financing environment for homeownership and rental housing, including access to mortgage financing for segments of the population that have the demonstrated ability to sustain homeownership. Middle class consumers need a steady flow of mortgage funding that only government backing can provide.
- The entities should guarantee or insure a wide range of safe, reliable mortgage products such as 30- and 15-year fixed-rate loans, traditional ARMs, and other products that have stood the test of time and for which American homeowners have demonstrated a strong ability to repay.

***DAOR REALTORS® Be on notice that a Red Alert...Call for Action is coming.
Get ready to call your legislators...we will inform you when!!!***

DOWNEY ASSOCIATION OF REALTORS® PRESENTS

Duane Gomer's Popular Continuing Education Optional Review & Group Testing

Wednesday, July 27th at 9:00 a.m.

Downey Assoc. of REALTORS®

12073 Paramount Bl., Downey

**TO TEST ON THE FIVE 3-HOUR COURSES THIS DAY YOU
MUST RECEIVE MATERIALS BY July 25th**



WHAT THE PROGRAM WILL COVER

1. All Brokers & Sales persons renewing AFTER the first time will receive 3 hour home-study mandatory courses of Agency, Ethics, Trust Funds, Fair Housing, Risk Management and a 30 hour course on Foreclosures, Taxes & Evictions.
2. Salespersons on their FIRST four-year renewal who got their license before 10/1/2007 will receive 3 hour home-study mandatory courses of Agency, Ethics, Trust Funds, Fair Housing, Risk Management. You only have to take these five courses. Confused? Call our office.
3. There will be an optional review to prepare you to pass the easy exams. Money-back guarantee.
4. Exams will be offered on the five mandatory courses. You may test on only 15 hours a day—DRE Rule (we don't like this either). Students who need 45 hours will be provided with instructions for testing on the additional 30 hour course online. If you received your materials at least six days before the class, you will be given passwords and user names to test later online. Later signups will receive their passwords by email.

Anyone who fails an exam can take a second test at no cost any time within one year from date of registration or take the optional review again at no cost. Courses are for all licensees. These courses are approved for Continuing Education Credit by the California Department of Real Estate. However, this approval does not constitute an endorsement of the views or opinions which are expressed by the course sponsor, instructor, author or lecturers. DRE Sponsor #0054

SCHEDULE

8:45 a.m. Registration
9:00 a.m. Course review and industry update
11:00 a.m. Home-study Exams on 5 Mandatory Courses and Certificates Awarded.

REQUIREMENTS

1. You must sign up and receive your materials before the class to comply with DRE regulations for testing.
2. Easy exams, 70% to pass, 99.99% passing rate.
3. Please have a Government issued picture ID available.
4. Fee includes \$10 for the cost of the required courses.

TO REGISTER OR FOR MORE INFORMATION CALL
DAOR at 562-861-0915

Name _____ Company _____

Address _____ Phone _____

CITY, STATE _____ ZIP CODE _____

Please charge my AMEX VISA MC DISC DRE LICENSE NUMBER _____

Credit Card # _____ Exp. _____ V-Code _____

Billing Address for Credit Card: _____ Signature _____

NOTARY CLASS



Wednesday, June 2nd 2011

Please register May 26th

Downey Association of REALTORS

12073 Paramount Blvd., Downey

The course cost \$99.00 & you take the State Exam right after the class

For renewing your Notary Commission it is recommended that you take the State Exam between 6 to 12 months before your expiration to avoid a break in your commission. Processing of commissions is taking several months. This seminar is being presented by Duane Gomer Inc. an approved Notary Education Vendor with the Secretary of State. They have a history of outstanding passing rates at a reasonable price and are the recommended course provider for the California Escrow Association.

Schedule

**8:15 - Check in
8:30 a.m – 11:30 a.m – Class
11:30 a.m – 12:15 p.m – Lunch
12:15 p.m – 3:30 p.m – Class
3:30p.m – Register & Pass Exam**

State Test Same Day

State officials give the test. Bring your Photo ID (Driver's License, etc.) and \$40 check to "Secretary of State". Bring two #2 pencils for the exam and one 2" x 2" color photo of yourself.

REGISTER EARLY SO YOU CAN START TO STUDY

When you register for the class you will receive a link to read the State Notary Handbook and to study 138 sample exam questions that will really prepare you to pass. The extensive course covers all the new regulations, forms and new \$10,000 fines and penalties and receives rave reviews. Testimonials available.

To attend this NOTARY CLASS please complete the following information and return to DAOR,
12073 Paramount Blvd., Downey, CA 90242
Questions: (562) 861-0915

(Please Print)

NAME: _____

ADDRESS: _____ CITY: _____ ZIP: _____

PHONE NO. _____ FAX NO. _____

E-mail: _____

METHOD of PAYMENT: (Checks to: DAOR) \$99.00

CIRCLE ONE: MC _____ Visa _____ AMOUNT \$ _____

CREDIT CARD # _____ EXPIRATION DATE _____

SIGNATURE: _____ CA DRIVER'S LICENSE # _____ EXP. DATE _____
REQUIRED month/Day/year

Reservation Required

PRO-ACTIVE ESCROW INC.

12063 Paramount Blvd. Downey, CA 90242
562-862-1050 office * 562-862-1025 fax
DOC #: 963-2225
Next to the Downey Board



Contact me 24/7 at

Veronica@ProActiveEscrow.com

SHORT SALE

ESCROW EXPERT

PAID ADVERTISEMENT

Open escrow easily

☐ Sale ☐ Refi ☐ Shortsale / REO

Sales Price: _____ Loan Amount: _____

Commission: _____

Property Address: _____

Seller (s): _____

Buyer (s): _____

Vesting: _____

Title Company: _____ Rep (if any) _____

☐ **Things to do;**

☐ **Fax or email this form**

☐ **Fax or email purchase contract & counter offers (if any)**

Your Contact Info: _____

Comments or request: _____

Please let me know if you would like Escrow Instructions mailed or emailed;

Fax no. 562-862-1025

Email: Veronica@ProActiveEscrow.com

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Loans & Property Types... Program Highlights...

- Purchase
- Cash Out - Refinance
- Private Money - Bridge
- Commercial - Industrial
- Apartments - Office retail
- Mixed Used
- Hotel, Motel, Restaurant
- Churches & Temples
- Developed Land*
- Construction
(Fractured & Ground up)*

- National & International
- Not FICO Driven
- Stated Income
- Quick Closings (14 Days)
- No or Little Prepay
- LTV 65% Max (case by case)
- Interest Only
(7.99% and above)
- Term 12-84 Months
- Amount 100k - 10 Million
- Brokers Protected

Additional Form of Collaterals--- Account receivables/ Inventory/
Purchase Orders/ Stocks-Bonds-CD (Financial portfolios)

An email and/or a phone call begins the process to success



Kuldeep Sanadhya "KD"

Loan Strategist

562.445.3362 (Direct)

714.906.4781 (Mobile)

562.862.6343 (Fax)

kd@inbanet.com

CA DRE # 01827321



Victor Chavez

Mortgage Broker

562.445.3206 (Direct)

562.298.8840 (Mobile)

562.862.6343 (Fax)

victor@inbanet.com

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Office 562-861-9901 • Cellular 562-500-3921

11015 Paramount Blvd., Suite 1, Downey, CA 90241

THE R.O.A.D.S. FOUNDATION & MEMORIAL COUNSELING ASSOCIATES

1ST ANNUAL GOLF TOURNAMENT

BENEFITING THE R.O.A.D.S. FOUNDATION

Monday, May 23, 2011, 11:00 AM

Big Rec Golf Course

5001 Deukmejian Drive, Long Beach, 90804

Individual Participant Fee: \$125 | Foursome Group Fee: \$460



SPONSORSHIP

GOLD Sponsorship: \$1,000

Includes: 1 complimentary foursome, cart fees, and hole sponsorship

SILVER Sponsorship: \$500

Includes: 1 complimentary twosome, cart fees, and hole sponsorship

BRONZE Sponsorship: \$250

Includes: 1 complimentary golfer, cart fees, and hole sponsorship

Please make checks payable to The R.O.A.D.S. Foundation
Donations are tax deductible. Tax ID #45-0572757

PRIZES - RAFFLE

Raffle Tickets: 12 tickets for \$5.00

Donate 10 items (dry or canned goods) - receive 20 free raffle tickets
Proceeds benefit the R.O.A.D.S. Food Bank

For Registration and Sign-up

Contact Nelly (562) 494-9236 or barahona@mcapsych.com

For complete details

Contact Tom (562) 355-8691 or shotke@mcapsych.com

RSVP by April 25, 2011

R.O.A.D.S.
FOUNDATION



Memorial
Counseling
Associates



Paul Ad

Downey Association of Realtors®

Broker Preview

3/1/2011

Residential

Residential																								
	MLS#	St	P	V	H	T	Q	Type	AD	Address	City	Ar	Zip	TGNO	Trct/M	Bd	B	tf	St	Gar	Sft	YB	LP	
1	P769753	A	0		H	T	Q	CBO	D	21304 S Alameda St L/O: 714-489-2400	CARS	140	90810	764J6	OTHR/0	1	3/0	1	4		1,989	1950	\$450,000	
	L/A: Billie Chace																							
2	Y1101395	A	30		H	T	Q	SFR	A	8950 Serapis Ave 19 L/O: 562-927-2626	DOW	D1	90240	706D2	OTHR/-	3	3/2	2	2		1,694	1988	\$330,000	
	L/A: Joseph Commodore																							
3	Y1101271	A	14		V	H	T	Q	SFR	D	10418 Clancey Ave L/O: 562-861-7257	DOW	D1	90241	706C4	CUST/0	3	3/1	1	2	D	2,244	1953	\$499,900
	L/A: Michael Berdells																							
4	P771509	A	8		H	T	Q	SFR	A	9802 Brookshire Ave L/O: 562-865-9669	DOW	D1	90240	706C3	OTHR/0	5	6/6	2	3		7,837	2008	\$1,295,000	
	L/A: Mario Chang																							
5	Y1101249	A	2		H	T	Q	SFR	D	9645 La Reina Ave L/O: 562-927-2626	DOW	D2	90240	706C3	OTHR/-	3	2/1	1	2	D	1,734	1954	\$498,000	
	L/A: Cheryl Olson																							
6	Y1101328	A	30		H	T	Q	SFR	D	12060 Patton Rd L/O: 562-806-1000	DOW	D3	90242	706A7	CUST/0	3	2/2	1	2		1,787	1940	\$399,999 - \$408,999	
	L/A: Steven Padilla																							
7	Y1100834	A	16		H	T	Q	SFR	D	13609 Earnshaw Ave L/O: 562-862-2226	DOW	D4	90242	735J3	OTHR/-	3	1/1	1	0		936	1955	\$254,900	
	L/A: Teresa Pulido																							
8	Y1100642	A	18		V	H	T	Q	SFR	A	12608 Verdura Ave L/O: 562-776-8850	DOW	D4	90242	736A1	OTHR/0	2	1/1	1	1	854	1949	\$269,000	
	L/A: Joann Trapp																							
9	P770568	A	7		H	T	Q	SFR	A	11742 216TH St L/O: 714-612-1122	LW	26	90715	766G6	OTHR/1	3	4/3	2		1,528	2011	\$385,000		
	L/A: Susannah Rawlins																							
10	Y1100466	A	7		H	T	Q	SFR	D	13526 Lakeland Rd L/O: 562-261-5995	WH	W1	90605	707C6	OTHR/0	3	2/2	1	2		1,002	1951	\$309,900	
	L/A: Jose Garcia Yanez																							
11	Y1100909	A	12		H	T	Q	SFR	D	13579 Creedmore Dr L/O: 323-825-2041	WH	W1	90601	637G6	OTHR/U	4	2/2	1	2		1,535	1965	\$369,999	
	L/A: Esther Dominguez																							
	10:00-1:00pm Lunch																							

Education Calendar

March	3rd	8th	9th	14th	16th	22nd	23rd
	Certified HFA Course	9:00am (8:30 Registration) @ DAOR					
	Life of a Probate with Joe Ramos	9:00am - 12:00 @ DAOR (310-701-3520)					
	Notary-Class	SOLD OUT!!	8:30am (8:15 Check in) @ DAOR				
	Next Notary class is June 2nd!!! Sign up today @ DAOR!!						
	FaceBook/You Tube Summit!!	9:30am - 3:00pm (Register 909-917-1717)					
	Tempo CMA	9:30am - 10:30am @ DAOR					
	Point 2 Demo	Register www.point2events.com					
	rDesk IDX (Popular Demand)	1:00 - 2:30pm (Register 714-517-2600)					

April	1st	19th	21st
	Advanced Probate with Joe Ramos	9:00am - 12pm @ DAOR (310-701-3520)	
	Tempo RPR - @ Property Resource	9:30am - 10:30am @ DAOR (714-517-2600)	
	Navigating the Maze of Short Sales,	9:30am - 1:00pm @ DAOR Register w.us!	
	REO's & Foreclosures - FREE		